

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2003 and November 30, 2004

Company	Plan	Plan Name	Sample Monthly Rates					
			Single		Family		Two Adults	
			25 Yr Old		35 Yr Old w/Sp+2 Children		63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Blue Cross and Blue Shield including HMO Blue Consumer Sales 401 Park Drive, 01-06 Boston, MA 02215-3326 1 800 422-3545	Pref Prov Plan	\$250 Deductible	\$466.01	\$410.43	\$1,101.18	\$969.85	\$1,665.13	\$1,466.53
		\$5000 Deductible	\$225.50	\$198.61	\$532.86	\$469.30	\$805.74	\$709.64
	HMO Plan	Standard	\$369.51	\$325.44	\$873.15	\$769.02	\$1,320.31	\$1,162.85
		Value	\$294.68	\$259.53	\$696.31	\$613.27	\$1,052.92	\$927.34

Website:	www.bluecrossma.com
Enhanced Benefits (if any):	Mail order drug program.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.

CIGNA HealthCare of Massachusetts, Inc. (d.b.a. Healthsource Massachusetts) 100 Front Street, Suite 300 Worcester, MA 01608 1 800 244-1870	HMO Plan	HMO Plan	\$397.56	\$412.76	\$1,469.91	\$1,526.15	\$1,207.72	\$1,253.92
	***** NOTE: FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE TRADITIONAL FAMILY RATE MAY BE MORE; TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES							

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.